

## Resolve to Find the Best Annuity in 2013: AnnuityAdvantage.com Offers Free Annuity Checkup

NEWS PROVIDED BY **AnnuityAdvantage.com** → Jan 14, 2013, 08:45 ET

MEDFORD, Ore., Jan. 14, 2013 /PRNewswire/ -- As the nation's congressional leaders pushed through a last-minute deal to avoid the fiscal cliff earlier this month, the new year appeared to be off to a rocky financial start. Artificially low interest rates manipulated by the Federal Reserve are still far from ideal for consumers saving for retirement, especially for the approximately 40 million retired seniors managing annuities, investment returns and fixed incomes. Many annuity holders in particular are wondering whether they should be rethinking their investment strategy altogether.

In light of the current financial environment, AnnuityAdvantage.com is encouraging consumers to make a new kind of resolution in 2013: to ensure their annuities are the best available. AnnuityAdvantage.com provides free annuity evaluations (http://www.annuityadvantage.com/bestdeal.htm) to help consumers determine whether the time is right for an annuity upgrade.

"Consumers shop around for the best rates on credit cards, insurance, certificates of deposit, mortgages, and virtually every other financial product," stated AnnuityAdvantage.com founder and CEO Ken Nuss. "However, many investors and retirees are unaware that they can also shop around for the best deal on an annuity. We strongly encourage consumers to take advantage of AnnuityAdvantage.com's free annuity evaluation service to start the new year with a clearer outlook on personal financial health."

Annuity holders may find the annuities they have held for years are underperforming when compared to newer offerings. Many modern-day annuities have features and benefits that were not available on annuities issued in the past. Should the AnnuityAdvantage.com free annuity evaluation reveal a better fit, the consumer can actually trade in their current annuity for the newer one via a 1035 tax-free exchange, without any out-of-pocket expenses or current tax liability.

With the Treasury printing more money, and the Federal Reserve expanding its balance sheet to unprecedented levels via quantitative easing and pledging to keep interest rates artificially low for the foreseeable future, it is in the best interest of investors and retirees to secure the highest return possible and obtain the most beneficial contract features available on their annuities.

"The unfortunate fact is that lower interest rates automatically equal lower income for retirees," said Nuss, "but even now, fixed annuities offer a wide variety of interest rates, contract features and benefits. There may very well be a better annuity out there than the one you've had for the last few years, and if that's the case, we'll even show you how to upgrade to the new annuity."

Consumers who resolve to have the best annuity on the market in 2013 can request a free annuity evaluation at http://www.annuityadvantage.com/bestdeal.htm.

## About AnnuityAdvantage.com

Founded in 1999 by veteran financial and retirement planner Ken Nuss, AnnuityAdvantage.com is the leading online provider of fixed-rate, equity-indexed, and immediate income annuities. Consumers planning for retirement have come to rely on AnnuityAdvantage.com for individualized, expert recommendations and quaranteed, high-value annuity products that have been thoroughly screened by Nuss and his staff. The company's client-centered approach allows consumers to

find the best mix of annuity products for their unique needs from the hundreds of annuities available through AnnuityAdvantage.com. There are no fees for the service.

Nuss is an active member of the National Association of Insurance and Financial Advisors (NAIFA), the National Association for Fixed Annuities (NAFA), and the National Ethics Association (NEA). He holds an Oregon insurance consulting license, along with an individual producer license in all 50 states and the District of Columbia.

Learn more at http://www.annuityadvantage.com or call 800-239-0356.

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